

; 05/30/18 3:17 PM  
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;;;BOSTON CITY COUNCIL  
;;;5/31/2018

TEST CAPTION

>> GOOD AFTERNOON I'M MARK  
CIOMMO THE CHAIRMAN OF WAYS AND  
MEANS AND THE DISTRICT CITY  
COUNCILOR.  
TODAY THURSDAY, MAY 31.  
WE ARE HERE WITH FOLKS FROM  
BUDGET AND COLLECTIONS REGARDING

DOCKET 0626 ORDER FOR HEARING  
REGARDING ADOPTION OF FLEXIBLE  
PAYMENT PLANS FOR PROPERTY TAX  
ARREARS.

I AM JOINED BY THE SPONSOR OF  
THAT HEARING ORDER TO MY RIGHT,  
COUNCILOR LYDIA EDWARDS.  
I'D LIKE TO REMIND FOLKS THIS IS  
A PUBLIC HEARING.

IT'S BEING BROADCAST LIVE AND  
RECORDED ON COMCAST CHANNEL 8,  
RCN 82 AND VERIZON 1964.  
ASK FOLKS IN THE CHAMBER TO  
SILENCE ELECTRIC DEVICES.

AND AFTER THE PRESENTATION WE  
WILL TAKE TEST -- TESTIMONY AND  
OPEN IT UP TO QUESTIONS TO THE  
SPONSOR OR ANYBODY THAT JOINS  
US.

I WELCOME FOLKS FROM THE BUDGET  
OFFICE AND COLLECTIONS, AND YOU  
HAVE THE FLOOR.

>> THANK YOU.

THANK YOU COUNCIL CIOMMO AND  
COUNCILOR EDWARDS.

AND I AM THE CITY OF FINANCE AND  
WITH THE CITY OF BOSTON.

AND JOINED BY OTHERS FROM THE  
CITY OF BOSTON.

THE CITY OF BOSTON RELIES ON  
PROPERTY TAX FOR 70% OF ANNUAL  
REVENUE, ALLOWING US TO INVEST  
IN PARKS, SCHOOLS, LIBRARY,  
PUBLIC SAFETY AND CRITICAL  
SERVICES THAT THE CITY PROVIDES.  
PROPERTY TAX REVENUE IS CRITICAL  
ENSURING BOSTON CAN DELIVER  
WORLD-CLASS SERVICES TO  
RESIDENTS.

99% COLLECTIONS RATE FOR  
PROPERTY TAX AND THE PAST FIVE  
YEARS CITY OF BOSTON EARNED AN  
AAA BOND RATING FROM MOODIES AND  
S&P.

AND ONE CREDIT THINGS IS THE  
STABLE PROPERTY TAX REVENUE.  
THE GROWTH IN THE PROPERTY TAX  
REVENUE AND THE HIGH COLLECTION  
RATE IS SEEN AS ONE OF O  
STRENGTHS EVALUATING CREDIT  
WORTHINESS.

OVER 170,000 PARCELS, 3% OR  
ABOUT 5,000 ARE IN TAX TITLE.  
MANY OF THE TAX TITLE CASES DATE  
BACK YEARS AND THE SUBJECT OF  
LENGTHY LAND COURT PROCEEDINGS.  
IN THE PAST YEARS ONLY 45, 32  
VACANT, 13 OCCUPIED AND 8 WERE  
ABLE TO REDEEMED BY THE OWNER  
AND FOUR IN THE PROCESS OF BEING  
REDEEMED.

THE FORECLOURES SINCE MAY 31 IS  
A GAS STATION.

AND ZERO THAT THEY FILED AND  
ANSWERED IN THE LAND COURT IN  
THE CITY OF BOSTON.

COMPARISON, 2017 ALONE BLANK FOR  
CLOSURE 139.

AND WE UNDERSTAND THERE IS A  
POPULATION OF RESIDENTS THAT IS  
VULNERABLE AND MAY STRUGGLE TO  
TAKE TAXES, PARTICULARLY THIS  
ACTIVE REAL ESTATE ENVIRONMENT

SXRCHLT-- WE ARE WORKING WITH  
THOSE AND PROVIDING FLEXIBILITY.  
HELPING SENIORS MAINTAIN HOMES,  
THE HOUSING PLAN OFFERING  
INTEREST-FREE HOME IMPROVEMENT  
REQUIRING ZERO PAYMENT UNTIL  
HOME TRANSFERRED OR SOLD.  
AND OFFERING COUNSELING TO  
HOMEOWNERS.

SINCE 2014 THE EFFORTS HELPED  
790 HOMEOWNERS STAY IN THEIR  
HOMES.

THE CITY CONSISTENTLY HAS  
PROVIDED THE MAXIMUM AMOUNT OF  
TAX RELIEF ALLOWED UNDER THE  
STATE CLASSIFICATION FORMULA,  
WHICH GIVES THE ABILITY TO TAX  
BUSINESS PROPERTIES AT A HIGHER  
RATE THAN HOMEOWNERS.

65% OF PROPERTY VALUE AS RESIDENTIAL, HOWEVER THAT CLASS PAYS ONLY 39% OF THE CITY'S DID 2.2 BILLION TAX LEVY. A SIGN OF FURTHER COMMITMENT TO TAX PAPER THE MAYOR ADVOCATED TO INCREASE THE LIMIT FROM 35% TO 30%. AND THE RESIDENTIAL EXCEPTIONS \$2,538 IN 2018, EQUIVALENT TO PROPERTY REDUCTION OF \$ -- THE SINGLE FAMILY \$3,324 IN FY18 FOR TAXPAYERS RECEIVING RESIDENTIAL EXCEPTIONS, 41% OF THE STATEWIDE AVERAGE. THE CITY OFFERS A WIDE RANGE OF EXCEPTIONS PROGRAMS FOR OWNERS ELDERLY, BLIND, VETERANS ARE MEMBERS OF THE SERVING OVERSEAS IN THE TAX YEARS, AND THE ELDERLY EXEMPTION TO \$750 TO \$500. THE CITY OFFERS TAX DEFERRAL PROGRAM FOR THE ELDERLY TAXPAYERS HAVING DIFFICULTY PAYING TAX BILLS IN NEED OF ASSISTANCE. IN 201 THE INTEREST RATE ON THE DEFAULT PROGRAM REDUCED TO 4%. ADDITIONALLY FY18, A TAX DEFERRAL FOR LONG-TERM HOMEOWNERS 55 OR OLDER AND TAX 10% GREATER THAN THE PRIOR YEAR BECAME EFFECTIVE. ANOTHER TOOL IN THE CITY OF BOSTON IS THE SENIOR PROPERTY TAX WORK-UP PROGRAM. THE CITY INCREASED THE CREDIT MAXIMUM FOR THE CITY'S SENIOR PROGRAM FROM \$1,000 TO \$1500 FY19. THE TOOLS ARE IMPORTANT BUT OFTEN UNDERSTOOD UTILIZED. WE ARE WORKING TO DEVELOP WAYS TO FURTHER IMPROVE COMMUNICATION AND TOOLS AND RESOURCES REPROVIDE. USING DATA AND INFORMATION WE HAVE TO HELP IDENTIFY AT-RISK RESIDENTS AND TRENDS AND BETTER EDUCATE RESIDENTS OR AVAILABLE RESOURCES. ULTIMATELY, WE BELIEVE ADOPTING 62A MAY NOT BE A VIABLE SOLUTION

FOR THE CITY OF BOSTON.  
IT ULTIMATELY DOES NOT ADDRESS  
THE UNDERLYING ISSUE WHY A TAX  
PAPER IS NOT ABLE TO PAY TAXES.  
THERE IS A LOT OF DATA THE CITY  
OF BOSTON HAS ACCESS TO IN TERMS  
OF WHO MIGHT BE STRUGGLING TO  
PAY THEIR TAXES, BUT AT THIS  
POINT WE'VE NOT HAD ENOUGH TIME  
TO UNDERSTAND EXACTLY HOW 62A  
MIGHT IMPACT FOLKS IN THE CITY  
OF BOSTON AND WHAT UNINTENDED  
CONSEQUENCES MAY BE RELATED.  
BY THE TIME THE TAXPAYER IS IN  
THE NEED OF A WRITER PAYMENT  
PLAN OFFER UNDER 62A THEY ARE  
OFTEN IN A DIRE FINANCIAL  
SITUATION, MAKING IT CHALLENGING  
TO REMAIN CURRENT WHILE ALSO  
PAYING BACK TAXES.  
REACHING OUT SO SPRINGFIELD,  
RANDOLPH AND OTHERS TO SEE THEIR  
EXPERIENCES WITH 62A.  
OUR UNDERSTANDING, MOST  
INSTANCES WHEN THE TAXPAYERS  
ELECTED TO CHOOSE A 62A PROGRAM  
THEY HAVE BEEN UNABLE TO KEEP  
THE PAYMENT PROGRAMS AND  
THEREFORE DEFAULTED OUT OF THE  
PROGRAM.  
IF THE GOAL IS TO PROVIDE REAL  
RELIEF WE BELIEVE THE BEST  
COURSE IS PREACHING OUT TO TAX  
PAPERS EARLIER TO EDUCATE THEM  
ABOUT TOOLS AND TRY TO PREVENT  
THEM FROM REACHING THE POINT  
WHERE THEY NEED A PAYMENT PLAN.  
THE GOAL IS TO HELP THEM BEFORE  
THEY REACH THE CRITICAL POINT  
BEFORE DELINQUENT IN TAXES, AND  
WE HAVE A NUMBER OF TOOLS AND  
RESOURCES AVAILABLE AND WILL  
CONTINUE TO HELP THEM MAXIMIZE  
PROGRAMS AND EDUCATE FOLKS IN  
THE PROGRAMS WITHIN THE CITY OF  
BOSTON.  
WE THANK YOU FOR YOUR TEAM AND  
LOOK FORWARD TO ANTICIPATING ANY  
QUESTIONS YOU MAY HAVE.  
>> THANK YOU.  
AND WE'RE JOINED WHILE YOU WERE  
PRESENTING BY DISTRICT CITY  
COUNCILOR FRANK BAKER.  
AT THIS TIME I WILL TAKE THE

PUBLIC TESTIMONY IN ADVANCE.  
NADINE, YOU HAVE THE FLOOR.  
>> THANK YOU SO MUCH, CHAIRMAN  
CIOMMO AND COUNCILOR EDWARDS AND  
BAKER.

AND I APPRECIATE THE OPPORTUNITY  
TO DISCUSS WHAT WE BELIEVE IS AN  
IMPORTANT ISSUE.

I AM NADINE, THE MANAGING  
ATTORNEY OF THE CONSUMER RIGHTS  
UNIT AT GREATER BOSTON LEGAL  
SERVICES.

AND AS YOU ALL KNOW, WE  
REPRESENT MANY LOW-INCOME  
HOMEOWNERS IN THE CITY OF  
BOSTON.

AND WE HAVE SEEN THAT LOW-INCOME  
HOMEOWNERS OFTEN EXPERIENCE  
GREAT DIFFICULTY IN PAYING THEIR  
PROPERTY TAXES.

MANY AS BEEN MENTIONED, BE ELDER  
AND/OR DISABLED.

AND SIMPLY DO NOT HAVE  
SUFFICIENT INCOME TO KEEP UP  
WITH THEIR INCREASING TAX BILLS.  
TAX FORECLOSURES, AND EVEN THE  
THREAT OF THE TAX FORECLOSURE,  
REALLY HAS A DESTABILIZING  
EFFECT OF SOME OF OUR MOST  
VULNERABLE RESIDENTS AND ON THE  
COMMUNITIES IN WHICH THEY LIVE.  
MANY ELDERS, AND THOSE WITH  
DISABILITIES, ARE HOUSE-RICH BUT  
CASH-POOR.

AND DON'T HAVE MONEY TO PAY  
TAXES, AND IT IS STATED MANY  
TIMES ARE NOT AWARE OF CERTAIN  
OPPORTUNITIES FOR TAX ABATEMENT  
AND TAX DEFERRALS.

IN ADDITION, WE HAVE SEEN  
ELDERS, PARTICULARLY THOSE WITH  
COGNITIVE DISABILITIES, THAT  
IMPEDE THEIR ABILITY TO  
UNDERSTAND THEIR TAX  
OBLIGATIONS.

MANY TIMES, AFTER THE DEATH OF A  
SPOUSE OR THE INHERITANCE OF  
PROPERTY, HOMEOWNERS SIMPLY  
DON'T UNDERSTAND WHAT THEIR  
OBLIGATIONS ARE.

AND COUNCILOR CIOMMO, I HAD A  
CLIENT FROM BRIGHTON SEVERAL  
YEARS AGO WHO WAS A  
DEVELOPMENTALLY DISABLED PERSON.

INHERITED THE PROPERTY FROM HIS PARENTS.

THE TAX BILLS CAME IN HIS PARENTS' NAME AND HE JUST PUT THEM ASIDE, NEVER PAID, AND WE TRIED FOR A VERY LONG TIME THAT GET THE CITY TO AGREE TO SOME REASONABLE PAYMENT PLAN AND WE COULDN'T.

AND OUR EXPERIENCE HAS BEEN EVEN WHEN HOMEOWNERS WANT TO REACH AN AGREEMENT TO PAY THEIR BACK TAXES, THE CITY REQUIRES A SIGNIFICANT PAYMENT OF 25% OF ARREARS UP FRONT.

AND THOSE ARE PAYMENTS THAT ARE BEYOND MANY OF OUR OWE-INCOME HOMEOWNERS ABILITY.

AND THE 25% WAS SET WHEN TAXES WERE WAY LOWER.

MAYBE THEY WERE \$1,000 NOT \$8,000.

AND CURRENTLY THE PAYMENT PLANS IN BOSTON CANNOT EXCEED ONE YEAR.

AND INTEREST OF 16% CAN ACCUMULATE ON THE ARREARS.

SO PAYMENT PLANS FOR THESE BACK TAXES ARE OFTEN REALLY PROHIBITIVE FOR OUR MOST VULNERABLE RESIDENTS.

WE HAVE HAD MANY CLIENTS WHERE WE HAVE TRIED TO WORK WITH THE CITY TO EXTEND THE PERIOD OF MORE THAN ONE YEAR, AND WE HAVE BEEN TOLD THAT THE CITY WAS UNABLE TO DO THAT AND UNABLE TO WAIVE ANY OF THE INTEREST.

HOWEVER, UNDER STATE LAW CHAPTER 62A, IT SPECIFICALLY STATES CITIES CAN EXTEND REPAYMENT AGREEMENTS TO A TERM OF UP TO FIVE YEARS, AND ALSO WAIVE UP TO 50% OF THE ACCRUED INTEREST.

SO WE WOULD STRONGLY URGE BOSTON TO ADOPT THESE PROVISIONS AND ADOPT MORE FLEXIBILITY IN PAYMENT PLANS.

THIS WOULD BE A WIN-WIN FOR THE CITY AND HOMEOWNERS.

BOSTON WILL GET THE BACK TAXES THEY ARE OWED, MAYBE OVER A LONGER PERIOD OF TIME, BUT AT LEAST THEY WILL GET THEM.

AND THE LOW-INCOME OR DISABLED HOMEOWNERS WILL HAVE AN OPPORTUNITY TO PAY THEIR TAXES IN AN AFFORDABLE WAY. AND THE CITY COULD, IF IT CHOOSES, ADOPT CRITERIA FOR SUCH PAYMENT PLANS.

YOU COULD BASE IT ON INCOME, YOU COULD BASE IT ON DISABILITY, ON HARDSHIP, UNEMPLOYMENT.

I BELIEVE SPRINGFIELD SAYS IF YOU ARE UNEMPLOYED FOR THE PAST SIX MONTHS YOU MIGHT BE ELIGIBLE.

AND I THINK THE BURDEN ON THE CITY OF EXTENDING PLANS UP TO FIVE YEARS AND WAIVING SOME OF THE INTEREST IS MINIMAL, WHILE THE BENEFITS TO THE HOMEOWNERS ARE REALLY GREAT.

AND I THINK ADOPTING THIS WOULD BE ONE MORE TOOL THAT THE CITY COULD USE.

AND I KNOW THAT THERE ARE ABATEMENTS AND -- ABATEMENTS AND DEFERRALS, AND MANY, MANY PEOPLE DON'T KNOW ABOUT THEM AND ARE NOT AWARE OF THEIR ELIGIBILITY FOR THOSE PROGRAMS.

CERTAINLY NOT THE DEFERRAL REDUCING FROM 4% TO 16%.

AND ELDERS WITH TAX ARREARS ARE NOT ELIGIBLE FOR REVERSE MORTGAGES.

WE SEE A LOT OF TIMES.

MANY TIMES IF THEY ARE LATE ON A PROPERTY THE REVERSE COMPANIES PAY THE FULL TAX BILL, EVEN IF THE PERSON WERE ELIGIBLE FOR THE HOMEOWNERS' EXEMPTION OR ELDER DISABILITY ABATEMENT.

SO I THINK THAT THERE ARE A LOT OF PROBLEMS THERE.

SO ON BEHALF OF THE LOW-INCOME CLIENTS OF GREATER BOSTON LEGAL SERVICES, WE URGE THE COUNCIL TO ADOPT THE PROVISIONS OF CHAPTER 60, SECTION 62A TO ALLOW FOR GREATER FLEXIBILITY.

AND URGE EXTENDING PAYMENT PLANS UP TO FIVE YEARS AND REDUCING INTEREST UP TO 50.

IN ADDITION, WE REALLY FEEL THAT THE CITY SHOULD INTRODUCE A HOME

RULE PETITION WHICH WOULD REDUCE THE REQUIREMENT THAT YOU HAVE TO MAKE A 25% DOWN PAYMENT.

THAT'S REALLY PROHIBITIVE.

AND IT MAKES IT VIRTUALLY IMPOSSIBLE FOR OUR LOW-INCOME AND ELDER HOMEOWNERS, WHO HAVE SIGNIFICANT ARREARS AND SOMETIMES HAPPEN TO BRING THEIR ACCOUNTS CURRENT.

I THINK THE CHANGES WOULD HELP THE CITY COLLECT MORE TAXES AND ALLOW HOMEOWNERS A REALISTIC OPPORTUNITY TO MAKE THEIR BACK TAX PAYMENTS, THANK YOU.

>> THANK YOU, NADINE.

>> IF I MAY INTRODUCE, THIS IS MR. ARNOLD MOORE, WHO IS A HOMEOWNER WHO UNFORTUNATELY HAS HAD SOME DIFFICULTY PAYING THINKS TAXES.

AND HE'D LIKE TO MAKE SOME BRIEF COMMENTS.

>> BEFORE YOU AGAIN, MR. MOORE, LET ME JUST INTRODUCE CITY COUNCILOR AT-LARGE ESSAIBI GEORGE AND COUNCILOR MATT O'MALLEY WHO JUST JOINED US.

>> AND I BELIEVE, COUNCILOR O'MALLEY, MR. MOORE MAY BE A CONSTITUENT OF YOURS.

>> I ACTUALLY REMEMBER MY REACHING OUT TO YOU.

>> I DIDN'T SLEEP LAST NIGHT PAUSE THIS IS IT A BIG MOMENT FOR ME.

FORGIVE ME IF I STUMBLE.

I WILL NOT TRY TO WASTE A MINUTE OF THE COUNCIL'S TIME, BUT LET ME DO MY BEST.

PREPARED STATEMENT.

GOOD AFTERNOON CITY COUNCILORS AND FELLOW TAXPAYERS ALL.

THANKS FOR INVITING ME TO YOUR LAW FACTORY.

I AM A VERY CONCERNED CITIZEN IN THIS MATTER.

I HAVE FOUR BRIEF, BUT IMPORTANT POINTS I'D LIKE YOU TO HEAR FROM ME.

FIRST, I TURNED 76 YOUNG THIS MONTH.

[LAUGHTER]

>> HAPPY BIRTHDAY.



>> THANK YOU, THANK YOU.  
I HAVE LIVED IN ALL OF MY HOME  
IN J.P. SINCE 1986.  
MY ONLY INCOME TOTALS \$873 PER  
MONTH FROM BOTH SSI AND SSP.  
I ALSO GET SOME HELP FROM FUEL  
ASSISTANCE AND FOOD STAMPS.  
NOTHING MORE, EXCEPT FROM  
MARGINAL HEALTH CARE FOR  
MEDICAID AND MEDICARE, TREATING

SEVERE ARTHRITIS AND  
OSTEOPOROSIS.  
MY HOME IS MY ONLY PROPERTY.  
SECOND, I AM NOT HERE ONLY FOR  
THE PLEASURE OF MEETING NEW  
FRIENDS, BUT OF NECESSITY,  
BECAUSE THE CITY PETITIONED FOR  
THE FORECLOSURE AGAINST MY  
MUCH-LOVED HOME.  
AND ALSO, BECAUSE OF THE  
IMPOSSIBLE WHAT THE CITY IMPOSES  
ON FOLKS MIKE LIKE ME WITH THE  
OUTDATED REPAYMENT PLAN SOON TO  
BE REFORMED, I TRUST.  
THE CITY HAS ME ON ITS RACK FOR  
TAX-RELATED BUILDINGS, WITH  
AGGRAVATED INTERESTS AND FEES  
GOING BACK TO 2008.  
HOWEVER, TO DATE UNDER HARDSHIP  
AND SACRIFICE, I'VE PAID THE  
CITY TOTAL OF \$7,525 AGAINST THE  
PRINCIPLE AMOUNTS OF MY REAL  
ESTATE TAXES ON INSTALLMENTS  
SINCE 2008.  
LOWERING THE PRINCIPLE AMOUNTS  
FOR ALL YEARS, NOT PRESENTLY  
UNDER CLAUSE 18 APPEAL.  
I RELIED ON CLAUSE 18 HEAVILY  
OVER THE YEARS.  
THEY KNOW ME DOWN THERE.  
PERHAPS SOME OF YOU DO, TOO.  
BUT I POSITIVELY CANNOT AFFORD  
THE 16% INTEREST COMPOUNDING  
DAILY.  
17.35% EFFECTIVE RATE BEING  
CHARGED ME BY THE ASSESSOR UPPED  
THE PRESENT SYSTEM, WHICH I  
SUBMIT IS TOXIC AND IN NEED OF  
REFORM, CONSISTENT WITH THAT  
ACHIEVED BY OTHER MASS CITIES  
AND TOWNS.  
FOR YEARS I HAD TO APPLY FOR THE  
CLAUSE 18 HARDSHIP RELIEF.

AND I HAVE TO TELL YOU, IT IS A PROCESS OFTEN MADE DIFFICULT AND SOMETIMES ABUSIVE THROUGH THE ASSESSOR'S OFFICE, PARTLY DUE TO THE ARBITRARINESS AND COULD APPRECIATOUSNESS OF THE PRESENT SYSTEM.

THE OFFICE TO ADMINISTER TWO CONFLICTING TASKS, TO BOTH ONE, HELP THE CITY RAISE REVENUE, AND TWO, TO ADMINISTER EFFECTIVE RELIEF UNDER THE LIKES OF CLAUSE 18 TO THE AGEING AND THE POOR AND INFIRMED AMONG BOSTON'S MOST VULNERABLE HOMEOWNERS, LIKE MYSELF.

THIRD, I COULD ENTER INTO AN AFFORDABLE PAYMENT PLAN UNDER APPROPRIATE CHANGES UNDER MGL 60 SECTION 62A BEING CONSIDERED HERE, IF AND WHEN AVAILABLE TO BOSTONIANS NOTWITHSTANDING MY CLAUSE 18 CLAIMS.

PLEASE ADVANCE THIS BILL.  
PLEASE.

I'M MINDFUL OF THE ANCIENT CHINESE SAGE WHO WISELY REMINDED HIS EMPEROR IF HE WANTED HIS SUBJECTS IN HARMONY WITH HIS LAWS, FIRST IT MUST BE POSSIBLE TO FOLLOW THOSE LAWS.

THE PRESENT SYSTEM IS DESTRUCTIVE AND COUNTER PRODUCTIVE IN SOME GRIEVOUS WAYS.

FOURTH, PLEASE BE MINDFUL OF SOME WELL-PLACED VITAL REMINDERS ABOUT THE INSIDIOUS EFFECTS OF DAILY COMPOUNDING INTEREST AT 16%.

AS I SAID, AN ABUSIVE 17.35% SO-CALLED EFFECTIVE RATE. FOR EXAMPLE, IN DOUBLING TIME AND OTHER VARIETIES, THE STARTING AMOUNT IS MULTIPLIED BY N TIMES AND SIMPLE FORMULA, NATURAL LAW THEN DIVIDED BY 0.16 TIME.

WHICH MEANS, FOR EXAMPLE, IF YOU HAVE \$5,000, THAT GROWS TO \$10,000 IN ONLY FOUR YEARS AND FOUR MONTHS ABOUT.

\$20,000 TO 100,000 -- AND \$13,000 INTEREST ALONE

ITSELF -- INTEREST ALONE, NOT TO MIND YOU THE PRINCIPLE OF THE TAXES, AFTER ALL TAXES ARE PAID WHICH I HAVE ALMOST DONE, INTEREST ALONE WILL ACCRUE TO OVER \$318,000 IN 20 YEARS AND I COME FROM A LONG LINE OF SENTENCE -- CENTURYIANS WHO REALLY DON'T LIKE TO GET TRUMPED.

AS YOU DELIBERATE PLEASE CONSIDER THE INSIGHTFUL MEANS OF WEBSTER AND CHIEF MARSHALL'S DICTUM, THE POWER TO TAX IS THE POWER TO DESTROY.

BY VIRTUE OF YOUR DELIBERATIONS HERE, KNOW ALSO, PLEASE, THAT THE POWER TO TAX RIGHTLY IS ALSO THE POWER TO HEAL.

AND YOU HAVE A LOT OF HEALING TO DO, DEAR CITY.

AND I'M WITH YOU.

I WANT TO DO MY BEST.

I AM TRYING.

SO I SAY PLEASE -- TAXES HAVE THE POWER TO HEAL AND I THINK THAT'S VERY IMPORTANT TO HAVE IN MIND, NOT JUST THE DESTRUCTION. MAKE IT SO.

PLEASE LET ME SAY THANK YOU TO COUNCILOR BAKER,

O'MALLEY -- THANK YOU FOR

SPONSORING -- OF COURSE, HI. FOR SPONSORING THE IMPORTANCE OF THIS MATTER AND FOR HEARING ME, TOO.

AND THANKS ALL FOR YOUR MOST CONSCIENTIOUS ATTENTION TO THIS MUCH-NEEDED HELPFUL AND OVERDUE LEGISLATION, THANK YOU.

>> THANK YOU.

AT THIS POINT I'M GOING TO HAND IT OVER TO THE SPONSOR FOR THE FIRST LINE OF QUESTIONING.

>> THANK YOU.

AND I APPRECIATE THE WORK YOU HAVE DONE.

I JUST WANTED TO OPEN UP WITH SOME POINTS, AGAIN THANKING THE CHAIR FOR CHAIRING THIS COMMITTEE HEARING.

AND JUST GOING RIGHT INTO IT, I AM HONESTLY A LITTLE BIT

DISAPPOINTED THAT THE CITY HAS ALREADY DECIDED THAT IT'S GOING TO BE A NO BEFORE REALLY INTERESTING A LOT OF THE OPTIONS OR EVEN HEARING SOME OF THE TESTIMONY ABOUT HOW WHEN PEOPLE HAVE APPROACHED THE CITY ON AN INDIVIDUAL BASIS, WHERE YOU HAD TESTIFIED THAT WHEN THEY DO APPROACH, SOMEHOW THEY ARE GIVING RELIEF, THAT THERE ARE LAWYERS THAT REPRESENT A MAJORITY OF THE LOW-INCOME FOLKS THEY ARE NOT GIVEN THAT RELIEF. I THINK THIS IS A REASONABLE OPT-IN POLICY AND IT HAS BEEN GRANTED BY OUR COMMONWEALTH. AND THE OPPORTUNITY WE HAVE HERE NOW IS NOT JUST TO ADOPT SOMETHING WHOLESALE, BUT TO SIT DOWN TOGETHER AND COME UP WITH A STRING OF OPTIONS THAT MAKE PAYING TAXES AND MAKE OUR TAXPAYERS' LIVES EASIER IN BOSTON.

I WANT TO BE CLEAR, IT IS NOT A CRITIQUE OF THE WORK GOING ON. THE FACT WE HAVE 99% COLLECTIONS, THE HIGH TRIPLE BOND RATING, IT IS A TESTAMENT TO YOUR INCREDIBLE EFFORTS AND TO THE WORK WITH THE BOSTON HOME CENTER AND THOSE WHO DO EVERYTHING THEY CAN IN MANY CASES TO PREVENT PEOPLE FROM EVEN BEING IN THIS SITUATION. AND US HAVING TO OWE THE CITY ANYTHING.

SO THE CITY IS DOING AN AMAZING JOB.

WHAT I HAD HOPED IS THAT THE CITY WOULD CONSIDER ALL OF THE TOOLS IN THE TOOL BOX, THAT THEY WOULD ALSO OFFER THIS ONE AS WELL.

TO THOSE WHO AREN'T 55 AND OLDER, TO THOSE WHO AREN'T 65 AND OLDER.

THEY'RE THE ONLY TWO OPTIONS I HEARD THAT HELP PEOPLE WHO OWE THE CITY TAXES.

THE CITY IS OFFERING MANY WAYS TO GRANT TAX-DISTRICT RELIEF, REDUCING THE AMOUNT, BUT ONCE

YOU FIND YOURSELF IN A SITUATION WHERE YOU OWE THE CITY OF BOSTON SOMETHING WE OFFER YOU TWO THINGS AND YOU BETTER BE OF A CERTAIN AGE AND MEET CERTAIN CONDITIONS TO GET THEM.

AND I'M ASK THE CITY SERIOUSLY OFFERING A THIRD.

THAT WE CONSTRUCT TOGETHER THAT MAKES THE MOST SENSE FOR BOSTONIANS.

AND AGAIN, I AM DISAPPOINTED THAT THE COMMENTS ENDED ON SUCH WHAT I THINK IS A NEGATIVE NOTE WHEN I THINK THIS IS THE BEGINNING OF A CONVERSATION TO BE ABLE TO CONSTRUCT THAT.

IF ANYTHING, I HOPE WE WALK AWAY MAYBE WITH A COMMITMENT TO FORM A TASK FORCE TO LOOK AT OUR POLL CITY, HOW NOTIFICATIONS ARE GOING OUT, HOW WE ARE

DISTRICTING PEOPLE TO RESOURCES, AND HOW WE ARE MAKING SURE WHEN THEY HAVE THE NOTICE AND THEY DO OWE THE CITY OF BOSTON SOMETHING, THAT WE ARE THERE WITH THE BEST OPTIONS AVAILABLE FOR BOSTONIANS.

I AM EXCITED, OR WAS, ABOUT WORKING WITH YOU TO CONSTRUCT THAT.

AND I FIRMLY ALSO WANT TO NOTE THAT I WOULD ALSO BE PART OF OR SUPPORTIVE OF A PETITION TO REDUCE THAT INITIAL 25% PAYMENT. BECAUSE I THINK THAT IS BEYOND THE CITY'S -- THAT IS NOT SET BY THE CITY IT IS SET BY THE STATE AND SOMETHING THAT THE CITY SHOULD CONSIDER.

ANYBODY TRYING TO DO RIGHT AND MAKE UP FOR THEIR TAXES SHOULD CERTAINLY BE ABLE TO COME UP WITH A REASONABLE DOWN PAYMENT. WITH THAT, I HAD SENT OVER SOME QUESTIONS IN ADVANCE AND I WANT TO GO THROUGH SOME OF THE DATA THAT YOU DO HAVE.

SO IN TOTAL, AND SOME OF THIS YOU ALREADY ANSWERED, BUT YOU CAN GO AHEAD AND ANSWER FOR SOME OF MY COLLEAGUES HOW MUCH OWED TO THE CITY OF BOSTON.

>> COUNCILOR FIRST I WANT TO RESPOND TO WHAT YOU SAID ABOUT THE ADOPTION OF 62A. WHAT WE ARE NOT PREPARED TO DO TODAY IS SAY YES WE SHOULD ADOPT 62A WE AGREE THERE IS A LOT MORE INFORMATION THAT NEEDS TO BE GATHERED AND MORE IMPACT THAT NEEDS TO BE UNDERSTAND, WE ARE NOT IN A PLACE WHERE WE ARE PREPARED TO BE SUPPORTIVE OF 62A.

WE ARE INTERESTED IN WORKING WITH THE COUNCIL TO UNDER THE ISSUES THAT THE HOMEOWNERS AND WHAT SOLUTIONS MIGHT BE BETTER AVAILABLE TO HELP THE HOMEOWNERS TO BE ABLE TO STAY CURRENT ON TAXES AND STAY IN THEIR HOME. I THINK THAT IS CERTAINLY A SHARED GOAL.

BUT THE SPECIFIC QUESTION POSED TO US IS ADOPTION OF 62 A AND WE DO NOT HAVE INFORMATION OR TIME TO DISCERN WHAT IT WOULD MEAN FOR THE CITY OF BOSTON.

AND WE WOULD LIKE TO CONTINUE THE CONVERSATION TO SEE WHAT IT MEANS AND WHAT THE IMPACT AND GET TO THE BOTTOM OF THE QUESTIONS YOU SUPPOSED TO US.

>> HOW MUCH IN TERMS OF BACK TAXES OWED.

>> \$33 MILLION IN TAX TITLE.

>> IN TAX TITLE.

AND DO YOU HAVE INFORMATION ON WHO PRIMARILY OWNS THE MONEY?

>> WE DON'T HAVE DEMOGRAPHIC INFORMATION.

>> YOU WOULDN'T BE ABLE TO SAY HOW MANY SENIORS, HOW MANY LOW-INCOME INDIVIDUALS, ANYTHING LIKE THAT.

>> CORRECT.

>> IS THAT JUST BECAUSE YOU HAVE A POLICY OF NOT COLLECTING INFORMATION ABOUT TAXPAYERS, OR --

>> IT'S NOT PART OF THE ASSESSMENT.

>> IT IS NOT PART OF THE EVALUATION PROCESS.

>> YOU DON'T HAVE TO PLAY WITH THAT.

>> YOU MENTIONED THAT THERE WAS TAX FOR CLOSURES ACTUALLY IMPLEMENTED AND PUSHED BY THE CITY A TOTAL OF 45 IN THE LAST THREE YEARS.  
SO THOSE ARE FORECLOSURE JUDGMENTS SINCE 2015.  
HOW MANY LEANS, AS IN NOTIFICATIONS AND TELLING PEOPLE IN BOSTON THAT THEY OWE THE CITY TAXES, HOW MANY WENT OUT?  
>> DO YOU WANT TO ANSWER THAT?  
>> 1700.  
>> 1700 LIENS.  
>> ANNUALLY.  
>> THE PAST THREE YEARS, 1700 TIMES KSH  
>> THEY ARE NOT UNIQUE, SOME MAY BE AN ADDITIONAL COMPONENT ON A PROPERTY THAT HAS ADDITIONAL BACK TAXES.  
>> WHEN I SAY LIENS THAT IS HOW MANY HAVE BEEN NOTIFIED.  
>> CORRECT.  
>> IS BECAUSE THE CITY IS NOT PURSUING THEM?  
WHY WE ARE NOT HAVING SO MANY  
>> IN IT IS A PROCESS.  
THE FIRST PART IS IND --  
>> WE SEND A FINAL NOTICE OUT IN DECEMBER AND USUALLY A COUPLE HUNDRED PAYMENTS AT THAT TIME. AND WE PLACE THE LIEN IN DECEMBER.  
UNDER MASS GENERAL LAW WE DON'T DO ANYTHING WITH THOSE FOR SIX MONTHS.  
THEY SIT IN TAX TITLE FOR SIX MONTHS.  
WE REACH OUT AND LOOK FOR PAYMENTS, BUT WOULDN'T DO ANYTHING ELSE.  
>> IN GENERAL TALKING ABOUT 150,000 PARCELS EVERY YEAR PAYING TAXES.  
WE TYPICALLY END THE YEAR, THE FOURTH QUARTER WITH SOMETHING NORTH OF 10,000 DEMAND, PEOPLE WHO ARE BEHIND ON TAXES FOR THAT YEAR.  
THE ACTUAL CASES THAT MOVE TO TAX TITLE ARE ABOUT 1700 AND YOU SEE THAT WIDOWING.  
AND THEN THE PETITION IS FILED,

WHICH IS ACTUAL BEGINNING OF THE FORECLOSURE ABOUT 500 HALF YEAR AND SOUTH OF 300 IN THE TWO PRIOR YEARS OF THE PROBLEM WITHIN FEARING ANYTHING FROM THE NUMBERS IT IS NOT A PERFECT LINEAR PROCESS.

OBVIOUSLY THERE ARE OTHER THINGS THAT HAPPEN OVER THE COURSE THAT MAY DELAY IT.

AND IT IS NOT YOU DON'T PAY TAXES, THE NEXT YEAR YOU ARE PETITIONED.

IN UNDERSTANDING THE DATA IT IS HARD TO TAKE AWAY FROM THAT, WHAT THE TIME SOMETHING FOR ANY ONE OF THE PARCELS AND TAKE A SUMMARY OF THAT.

>> TAKING THAT YOU SAID 500 LAST YEAR.

>> RIGHT.

THERE'S A LOT OF PEOPLE WHO MAYBE THE CITY IS NOT GOING TO PURSUE TAX FORECLOSURE OF THE 500, YOU WON'T, RIGHT.

BUT THERE ARE STILL PEOPLE THAT OWE THE CITY MONEY.

THEY ARE IN THIS PURGATORY LAND. AND RIGHT NOW THE ONLY OFFICIAL KIND OF RELIEF THEM HAVE IS THE TWO YOU MENTIONED, THAT THEY ARE 55 OR OLDER OR 65 OR OLDER.

BUT IF YOU DON'T MEET THE OTHER CONDITIONS, YOU HAVE THE ONLY OPTION WHICH IS TO PAY 25% AND PAY IT ALL OFF IN ONE YEAR.

>> THAT'S OUR PAYMENT PLAN.

>> THAT'S THE PAYMENT PLAN.

WHAT I AM TRYING TO OFFER IS ANOTHER PAYMENT PLAN FOR THAT, FOR THE FOLKS STUCK IN PURGATORY.

>> KEEP IN MIND, THOSE ARE NOT ALL RESIDENCEAL PROPERTIES.

THERE ARE COMMERCIAL PROPERTIES.

>> DID YOU MANAGE TO GET THE BREAKDOWN OF COMMERCIAL VERSUS RESIDENTIAL.

>> I THINK WE HAVE IT FOR THE FOURTH QUARTER DEMAND AND I THINK ABOUT 50% RESIDENCEAL, BUT WE WOULD HAVE TO GO BACK AND MAKE SURE.

>> OF THE RESIDENTIAL, DO YOU



KNOW HOW MANY ARE OWNER-OCCUPIED  
VERSUS --

>> WE DON'T HAVE OWNER-OCCUPIED  
WE HAVE OWNER EXCEPTIONS.  
IT IS NOT AN EXACT MATCH.

>> 140.

THAT WAS THE MATCH FOR THE  
FOURTH-QUARTER DEMAND.

>> SO 10,000 DEMAND IN THE  
FOURTH QUARTER.

>> AND AGAIN THE ONLY PAYMENT  
PLAN AVAILABLE FOR THOSE FOLKS,  
IF THEY DON'T QUALIFY FOR THE  
OTHER TWO, IS THE 25% IN THE ONE  
YEAR.

>> THAT'S THE CITY PAYMENT PLAN,  
YEAH.

>> SO IS THERE A PARTICULAR,  
BEYOND -- SO YOU MENTIONED THAT  
62A WAS CONSIDERED BURDENSOME IN  
OTHER CITIES.

>> UH-HUH.

>> BECAUSE THERE WAS ALONG WITH  
HAVING TO DO THE PAYMENT PLAN  
OPTION, THEY WOULD ALSO HAVE TO  
PAY THEIR CURRENT TAXES.

>> RIGHT.

>> WOULDN'T YOU HAVE TO DO THE  
SAME THING IF YOU HAD TO DO IT  
UNDER YOUR CURRENT PAYMENT PLAN?  
YOU HAVE ONE YEAR TO DO THE 25%  
AND PAYOFF THE BACK TAXES, PLUS  
STILL MAKE YOUR QUARTERLY TAXES?

>> SURE.

>> IT PRESENTS A NEW ALTERNATIVE  
IN TERMS OF LIKE A DEFERRAL, YOU  
ARE NOT PAYING CURRENT TAXES,  
RIGHT.

SO IT IS CERTAINLY STILL STAYING  
CURRENT ON YOUR TAXES, AS WELL  
AS MAKING PROGRESS ON THE  
PAYMENT PLAN.

>> CONSISTENT ACTUALLY WITH WHAT  
YOU WOULD REQUIRE THEM FOR  
SOMEONE WHO OWES BACK TAXES  
ANYWAY, THEY HAVE TO BE CURRENT  
AND ON THE PAYMENT PLAN.

BUT THIS WOULD GIVE THEM MORE  
TIME ON THE PAYMENT PLAN.

>> SURE.

>> OK.

SO YOU HAVE -- YOUR LIENS ARE  
ISSUED IN JULY -- I AM SORRY,  
YOUR PETITION, THE PETITIONS

ISSUED IN JULY AT THE END OF THE QUARTER.

>> DECEMBER OF THE NEXT FISCAL YEAR.

RIGHT NOW WE ARE CLOSED IN FY18, SO DECEMBER OF CALENDAR YEAR 18.

>> IN TERMS OF UPSTREAM COMMUNICATION WITH OTHER

AFTH -- AGENCIES DO YOU HAVE A SYSTEM FOR FOLKS TO ACCESS WHAT CURRENTLY IS AVAILABLE.

NOW SOMEONE OWES TAXES, THE CITY WILL DO X TO HELP ME.

>> THAT FUNCTION PRIMARILY, AS MENTIONED BEFORE IN BOTH D&D AND ELDERLY COMMISSION.

WE ARE CERTAINLY INTERESTED AND OPEN TO IDEAS ABOUT HOW WE CAN BETTER COORDINATE WITH OTHER CITY DEPARTMENTS.

WE ARE MINDFUL THAT TAXPAYERS GIVE US DATA FOR A PARTICULAR REASON WHEN PAYING THEIR TAXES AND THAT MAY NOT ALIGN WITH THE REASON THEY HAVE GIVEN DATA TO OTHER DEPARTMENTS.

SO WE WANT TO THINK ABOUT WAYS WE CAN FURTHER THAT EDUCATION AND OUTREACH THAT ALSO RESPECTFUL OF TAXPAYER DATA AND THOSE IN THE CITY OF BOSTON THIS THOSE QUESTIONS.

>> AND ONE QUESTION FOR NADINE.

WHEN YOU ARE APPROACH THE CITY OF BOSTON FOR RELIEF, FOR REDUCTION IN EITHER THE 25% OR THE EXTENDED PAYMENT PLAN, WHAT IS THE NUMBER ONE REASON YOU GET IN RESPONSE TO REQUEST THE CITY IS TELLING YOU NO?

>> WE HAVE BEEN TOLD THAT THE CITY HAS A POLICY THAT ONLY ALLOWS ONE YEAR FOR THE PAYMENT AND THE 25%.

THE 25% IS BY STATUTE.

BUT THE ONE YEAR IS ALSO PROHIBITIVE AND WE HAVE BEEN TOLD THAT'S THE CITY'S POLICY. AND I WOULD SAY THE CASES I HAD AND OTHER PEOPLE IN MY OFFICE HAD, WE NEVER HAD ANY ABILITY TO MAKE AN EXCEPTION TO THAT.

WHERE THERE ARE REAL HARDSHIPS AND REAL WAYS THAT SOMEONE COULD

PAY OVER A LONGER TIME.  
>> THANK YOU.  
>> I ACTUALLY HAVE A QUESTION FOR NADINE.  
WHY AREN'T YOU SEEKING THE DEFERRAL SINCE HE IS 72 YEARS OLD OR 76, SORRY.  
>> SOMETIMES PEOPLE DON'T WANT TO ACCUMULATE ALL THE TAXES ON THEIR HOME IF THEY WANT TO LEAVE THEIR PROPERTY TO RELATIVES. IN OTHER WORDS --  
>> BUT IF YOU ARE NOT PAYING THE TAXES YOU ARE NOT GOING TO HAVE A HOME.  
>> RIGHT.  
WE DEFINITELY SUGGESTED TO PEOPLE, AND IT IS UP TO EACH INDIVIDUAL PERSON TO CHOOSE THAT OPTION.  
AND YES, THE PROBLEM WE SEE IS MANY PEOPLE JUST DON'T KNOW ABOUT IT.  
PEOPLE DON'T UNDERSTAND THAT THEY'RE ELIGIBLE FOR SOMETHING LIKE THAT.  
>> I USED TO WORK FOR THE ELDERLY COMMISSION.  
AND I WOULD SUGGEST, AND IF YOU ARE NOT ALREADY DOING IT, BEFORE YOU PLACE A LIEN, MAKE SURE THE ELDERLY COMMISSION KNOWS ABOUT IT.  
MAYBE A FEW MONTHS OR A QUARTER AT LEAST, BEFORE THE LIEN GOES ON.  
AND, YOU KNOW, HAVE THEM DO THE OUTREACH MAYBE.  
BUT I DON'T KNOW WHY YOU WOULD WANT TO DO ANYTHING BUT THE DEFERRAL PROGRAM.  
EVEN THE -- EVEN IF IT WAS A 10% DOWNPAYMENT AND 16% --  
>> I THINK THERE ARE ALSO CERTAIN TIMEFRAMES, I BELIEVE, FOR APPLYING FOR THE DEFERRALS. AND IF SOMEONE MISSES THAT --  
>> YOU MISS IT FOR A YEAR, WHEREAS YOU'RE ADVOCATING TO ASSUME AT LEAST 16% INTEREST.  
>> I THINK THAT'S --  
>> CRUNCH THE NUMBERS.  
>> I THINK THAT'S AN EDUCATION ISSUE AND THAT THE ELDER

COMMISSION BE NOTIFIED ABOUT THE TAX LIENS SO THEY CAN REACH OUT TO PEOPLE.

>> I WILL SAY WE DON'T HAVE THAT DEMOGRAPHIC INFORMATION, IT THE NOT TIED TO THE PARCELS.

THAT IS SOMETHING WE CAN LOOK INTO CAN WE LINE THE DATA UP TO ANTICIPATES THOSE QUESTIONS.

BUT AGAIN HE NEED TO BE CAREFUL ABOUT USING TAXPAYER INFORMATION IN A WAY THAT WAS NOT THOUGHT BY THE TACK PAYER INITIALLY WHEN THEY GAVE US THAT INFORMATION.

>> RIGHT.

BUT IF THEY'RE GETTING A LIEN, I THINK ANY INTERVENTION, EVEN IF IT'S NOT WELCOME, PROBABLY INCUMBENT UPON US TO DO THAT, RIGHT.

YOU DON'T KNOW WHO YOU ARE GOING TO GET.

SO I WOULD JUST SAY IF SOMEONE WORKED FOR THE ELDERLY COMMISSION, THAT WAS SOMETHING WE TRY TO DO ALL THE TIME, YOU KNOW.

WHAT'S IT CALLED, SENIORS AT RISK, OR ELDERS AT RISK.

THERE'S ALL KINDS OF GREAT ELDERLY PROGRAMS THAT IT DOESN'T NECESSARILY REQUIRE THE CITY TO DO IT, BUT INTERAGENCY COLLABORATION MAYBE.

>> SOMETHING THAT WE ARE PLANNING TO LOOK INTO.

>> AND JUST AN FYI, BECAUSE I KNOW EMMA IS PRETTY NEW, MYSELF, STEVE MURPHY AND BILL LINEHAN IN FEBRUARY OF 2015 INTRODUCED FOR THE FIRST TIME TO ALLOW THE EXCEPTION PROGRAM TO BE LOWERED TO 55.

IN AN ATTEMPT, AND I TELL THIS STORY A LOT -- MY SISTER WORKED OUT OF HIGH SCHOOL, 18 YEARS OLD, FOR VERIZON UNTIL SHE WAS ABOUT 57 I THINK THEY LAID HER OFF.

SHE IS A GREAT PHYSICIAN WITH GREAT EARNINGS.

AND PEOPLE IN MY AGE GROUP, YOU WORKED A CAREER, MAKE A CERTAIN AMOUNT OF MONEY AND NOW YOUR

SKILL SET IS NO LONGER NEEDED  
AND YOU ARE LOOKING AT GOING  
FROM \$100,000 TO \$40,000.  
AND THE IMPLICATIONS I AM TRYING  
TO PAY A MORTGAGE, SUPPORT A  
FAMILY, ALL THAT.  
THE 55-YEAR-OLD PETITION, WHICH  
THE MAYOR I THINK HELPED  
SPONSOR, I THINK WE SHOULD  
PURSUE THAT ANYWAY.  
BUT THAT'S A QUESTION FOR  
ANOTHER HEARING.

>> SURE.

>> BUT I WOULD JUST URGE YOU,  
MR. ARNOLD, I AM SORRY,  
MR. MOORE TO SERIOUSLY CONSIDER  
THE DEFERRAL PROGRAM.  
DO THE MATH.

IT'S LIKE -- I DON'T KNOW WHAT  
YOU OWE, I DON'T KNOW WHERE YOU  
LIVE IN J.P., WHAT YOUR HOUSE IS  
WORTH, BUT YOU SHOULD CERTAINLY  
IN ADDITION TO YOUR LAWYER.  
REASONABLE GET AN ACCOUNTANT TO  
HELP YOU WITH THE ISSUES TO  
CRUNCH THE NUMBERS, SO YOU KNOW  
THAT YOU ARE MAKING THE MOST  
INFORMED DECISION FOR YOUR BEST  
INTEREST.

>> LET ME TELL YOU, MY LARGE  
ACCRUED INTEREST CANNOT BE  
DEFERRED BECAUSE IT'S OUT OF  
DATE AND OUT OF THE QUALIFYING  
RANGE FOR DEFERRAL.

IT HAD TO BE DONE IN A CERTAIN  
AMOUNT OF TIME AND THAT WAS NOT  
DONE IN MY CASE.

>> BUT WHEN THE NEXT APPLICATION  
PERIOD COMES UP -- , YOU CAN DO  
IT.

>> BUT IT WON'T MATTER  
DIDDLY-SQUAT TO MY SURVIVAL.

>> I THINK YOU NEED TO TALK TO  
AN ACCOUNTANT.

>> I DID THE NUMBERS AND WILL  
OH, \$318,000 ON JUST WHAT I OWE.

>> YOU ARE TALKING ABOUT THE  
INTEREST ACCRUED FROM THIS  
PROGRAM THAT WE DON'T HAVE  
ACCESS TO.

I AM MENTIONING THE OTHER  
PROGRAM, THE DEFERRAL PROGRAM  
THAT YOU DON'T PAY ANY -- WELL I  
TAKE THAT BACK.

4% INTEREST WHICH I BROUGHT UP  
IN ANOTHER HEARING THAT NEWTON  
JUST WON.

I AM SAYING, MAYBE BETWEEN 1 AND  
4.

AGAIN, TO HELP FOLKS LIKE  
MR. MOORE.

BUT SERIOUSLY, LIKE AS AN  
ADVOCATE MYSELF, I WOULD  
SERIOUSLY URGE YOU TO LOOK INTO  
THE DEFERRAL PROGRAM.

THIS PROGRAM DOESN'T DO  
ANYTHING --

>> IT WON'T DO ME ANY GOOD.

>> I JUST WANT TO ADD, WE HAVE  
PEOPLE THAT DO APPLY FOR TAX  
DEFERRALS THAT HAVE THE SAME  
FEELING THEY WANT TO LEAVE  
SOMETHING TO THEIR FAMILY.  
SO WE ACCEPT PAYMENTS FOR  
ANYTHING THAT THEY CAN PAY.

YOU CAN APPLY BEFORE YOUR TAXES.

>> WITHOUT ACCRUING 16%.

>> ABSOLUTELY.

>> TO ME IT IS A NO-BRAINER,  
BUT -- YOU KNOW, ANYWAY.  
COUNCILOR BAKER.

>> THANK YOU MR. CHAIR.

GOOD AFTERNOON, AND THANKS FOR  
COMING TODAY.

EMMA, THE TWO PIECES IN 62A ARE  
BASICALLY WE COULD FORGIVE UP TO  
50% OF INTEREST AND CHANGE THE  
TERMS ON ONE YEAR, THAT'S THE  
ONLY CHANGE IN THE 62A.

AND YOU SAY THAT REALLY DIDN'T  
PAN OUT IN SOME OTHER TOWNS?  
CAN YOU TALK ABOUT THAT A LITTLE  
BIT?

>> THE CITY AND TOWNS WERE  
SPRINGFIELD -- AND RANDOLPH.  
AND SPRINGFIELD HAD 100 PEOPLE  
IN THE PROGRAM AND CURRENTLY  
HAVE 1.

THE OTHERS DEFAULTED OUT.

>> MEANING THEIR HOMES ARE  
FORECLOSED ON?

>> NOT ABLE TO KEEP UP WITH THE  
SCHEDULE OF PAYMENT AND THE  
INTEREST RATES GOES BACK TO 16%  
AND THEY END UP RIGHT BACK WHERE  
THEY WERE.

I THINK ACTING MUCH SMALLER  
GROUP OF PEOPLE AND BASICALLY

THERE'S RELATIVELY FEW PEOPLE LEFT IN THE PROGRAM AS WELL. SO I DON'T THINK THAT IT'S -- ALL OF THAT IS TO SAY I THINK TO THE COUNCILOR'S POINT, CERTAINLY WE SHOULD LOOK AT WHAT ARE THE OPTIONS ON THE TABLE. THE INFORMATION WE GOT BACK FROM A CURSORY REVIEW OF TALKING TO A FEW CITIES AND TOWNS, WHILE IT CERTAINLY IS AN OPTION, IT DOESN'T APPEAR TO HAVE CREATED THE TANGIBLE RESULTS IN PROVIDING RELIEF FOR TAXPAYERS. WHERE SOMETHING LIKE A DEFERRAL REALLY DOES ADDRESS THAT INTEREST RATE. SO IN 62A, IF YOU CHOOSE THE FULL REDUCTION YOU ARE DOWN TO 8%, AND YOU DON'T HAVE TO ELECT TO MAKE PAYMENTS. >> AND YOU CAN DEFER TO OF AND NOT PAY TAX IT IS AND THE NEXT PERSON -- >> EITHER YOU SELL THE PROPERTY OR -- >> CAN WE TALK A LITTLE BIT ABOUT YOU SAID 45 FORECLOSURE JUDGMENTS IN THE PAST YEARS, AND HOW MANY WENT TO FULL FULL CLOSURE. >> ONE. >> THAT WAS FORECLOSURE BASED ON TAXES THAT DAY OR WHAT? THEY OWN THE HOUSE OUTRIGHT AND ONE OUT OF THE 45 IN THE LAST YEAR. >> AND THOSE ARE NOT ALL RESIDENTIAL. THE ONE THAT WENT TO FORECLOSURE WAS A GAS STATION >> THE COMMERCIAL PROPERTIES, DO THEY BEEN FROM 62A? >> IT DEPENDS. YOU ADOPT 62A AND THEN NEED TO PASS AN ORDINANCE TO PUT THE STRUCTURE IN PLACE. THAT'S WHERE YOU DECIDE WHAT ARE CRITERIA THAT MAKES SOMEBODY EDGEABLE FOR THIS. AND THE CITIES AND TOWNS WE TALKED TO, SOME INCLUDE COMMERCIAL, SOME DON'T. AND OBVIOUSLY THERE IS AN

INTEREST IN USING DEMOGRAPHICS  
TO CREATE THE POOL OF PEOPLE.  
THE OTHER COMPONENT OF 62 THAT IS  
JUST AS IT IS AND YOU NEED TO  
DETERMINE HOW IT WILL WORK FOR  
YOUR CITY OR TOWN, IS THAT  
YOU'RE SETTING A CLASS, 62A.  
VERY SPECIFIC ABOUT ANYBODY IN  
THE CLASS IS ENTITLED TO THAT  
BENEFIT.

WHEN YOU SET WHATEVER THE  
CRITERIA IS THE AMOUNT OF TAX  
TITLE, AGE, DISABILITY,  
EVERYBODY WHO HAS THE CRITERIA  
IS ELIGIBLE FOR THE BENEFIT  
THERE IS NOT A LOT OF INDIVIDUAL  
FLEXIBILITY IN HOW YOU EXERCISE  
IT.

AND THAT IS ANOTHER PIECE OF  
FEEDBACK WE HAVE HEARD.

>> WOULD THIS HAVE TO BE DONE,  
THIS IS JUST AN ORDER FOR  
HEARING.

TO MOVE THIS FORWARD THIS WOULD  
BE AN ORDERANS OR --

>> BECAUSE THIS IS ALREADY  
PASSED AT THE STATE LEVEL.

>> WE WOULD VOTE TO OPT IN AND  
THEN NEED TO SET UP THE  
STRUCTURE.

>> CORRECT.

>> OK.

IS THERE -- I DON'T THINK THERE  
IS, PUT I WILL ASK THE QUESTION  
ANYWAY.

IS THERE ANY SORT OF TRIGGER  
LIKE ON WHETHER SOMEONE PASSES  
AWAY, OR IS LIKE THERE A WAY WE  
COULD BE ABLE TO GET A TRIGGER  
SO WE COULD BE MAYBE MORE PRO  
ACTIVE IF SOMEONE DIED, AND AN  
ADULT, WHOEVER INHERENTS THAT  
AND ARE NOT CAPABLE OF RUNNING A  
BUILDING, DO WE HAVE ANY  
TRIGGERS IN PLACE MAYBE?

>> I DON'T KNOW.

IT IS ABOUT VALUE, NOT ABOUT WHO  
NECESSARILY OWNS IT.

>> I GET THAT.

YEAH, I THINK I'M GOOD.

>> THANK YOU.

COUNCILOR O'MALLEY.

>> THANK YOU MR. CHAIR I THINK I  
AM THE LAST.



THANK YOU TO COUNCILOR, AND  
MR. MOORE FOR SHARING YOUR STORY  
IT I APOLOGIZE, A LITTLE BIT  
LATE.

I WANT TO MAKE SURE I UNDERSTAND  
AND AM FAMILIAR WITH YOUR STORY,  
MR. MOORE.

COULD MR. MOORE, IF HE DECIDED,  
COULD HE STILL OPT INTO THE  
DEFERRAL?

>> FOR FUTURE TAXES, YES.

>> NOT ON WHAT CURRENTLY IS IN  
ARREARS, OK.

AND AGAIN I WOULD DEFER, I KNOW  
COUNCILOR, THE CHAIRMAN OF WAYS  
AND MEANS, COUNCILOR CIOMMO  
WORKED ON BUDGETS SINCE I HAVE  
BEEN HERE AND MAYBE THAT'S AN  
OPPORTUNITY YOU CAN TALK ABOUT.  
I DO THINK IT IS -- A SPECIFIC  
CASE OF A CONSTITUENT IT LOOKS  
LIKE IT COULD BE AN OPPORTUNITY  
THERE TO DISCUSS SORT OF THE  
NEXT STEPS THAT MAY BE  
BENEFICIAL TO YOU.

WE'RE WORKING ON THE VACANCY  
FEE, OR VACANCY HEARING THAT I  
AM HOLDING IN A COUPLE OF WEEKS.  
IS THERE CONCERN IF WE WERE TO  
OPT INTO 62A IT COULD  
CONCEIVABLY HINDER EFFORTS TO  
ADDRESS VACANT BUILDINGS, MORE  
SO COMMERCIAL BUILDINGS WE ARE  
TALKING ABOUT?

>> THAT'S A GOOD QUESTION.

I DON'T KNOW THE ANSWER TO IT.  
CERTAINLY WE WANT TO LOOK AT IN  
TERMS OF GATHERING INFORMATION  
ABOUT WHAT THE IMPACT WOULD BE  
AROUND ADOPTING 62A.

>> AND I THINK ONE THING THAT I  
AGREE, AND THE ONUS ON ALL OF  
US, PARTICULARLY MEMBERS OF THE  
COUNCIL, WE HAVE GOOD SERVICES  
AVAILABLE.

THIS COMES UP NOT FREQUENTLY,  
BUT NOT INFREQUENTLY EITHER.  
HEARING FROM CONSTITUENTS THAT  
ARE DEALING WHEN A HOST OF  
ISSUES.

AND THE D&D, I KNOW WE HAVE GOOD  
INFORMATION AND MAYBE WE ALL  
NEED TO DO A BETTER JOB OF  
GETTING THE INFORMATION OUT AND

USING CHANNELS TO IMPLEMENT THAT.  
AND I AM JUST WONDERING IF -- IS THERE SORT OF A CENTRAL CLEARING HOUSE OF INFORMATION?  
WHAT WOULD BE THE STEPS IF MR. MOORE, AND I ONLY KEEP CALLING YOUR NAME BECAUSE YOU ARE SITTING HERE.  
IF A CONSTITUENT BUILDS UP A DEBT THAT IS INSURE MOUNTABLE WHAT ARE THE REPRESENTS THAT WE SUGGEST THEY TAKE?  
START WITH GETTING A CASE WORKER?  
>> I WOULD GUESS, TWO PEOPLE MORE ADOPT AT THIS THAN I AM. I THINK SOMETIMES IT DEPEND ON WHAT DOOR YOU ENTER.  
SOME FOLKS HAVE A RELATIONSHIP WITH ELDER ANY COMMISSION, SOME ARE JUST DEALING DIRECTLY ON THEIR TAX BILLS.  
AND I THINK THAT THERE CERTAINLY IS ROOM FOR GREATER COORDINATION AMONGST THOSE GROUPS.  
IN PARTICULAR, TRYING TO ASCERTAIN WHAT THE POINT IS WHERE THERE MIGHT BE ACTIONABLE DATA OR HELPFUL DATA ABOUT WHO MIGHT BE IN TROUBLE.  
WE MENTIONED AT THE END OF FOURTH QUARTER WE HAVE 10,000 DEMANDS, AND THAT ULTIMATELY RESULTS IN SOMETHING LIKE 1700 LIENS.  
>> THAT OUT OF HOW MANY?  
>> 153,000 PARCELS.  
>> TRYING TO UNDERSTAND WHO OF THE 10,000 IS TRULY IN TROUBLE, VERSUS WHO, FOR WHATEVER REASON, IS HAVING A MOMENTARY ISSUE, IT IS A CHALLENGE.  
AND I THINK IT'S ONE OF THE PIECES WE NEED TO GET A BETTER SENSE OF HOW WE ANSWER THAT QUESTION.  
>> I AM NOT SURE I ANSWERED YOUR QUESTION.  
>> IT IS A COMPLICATED ISSUE AND I THINK WE ALL WANT THE SAME THING, EVERYONE IN THIS ROOM.  
>> ABSOLUTELY.  
>> AND I THINK THE APPROACH MAY

BE A LITTLE DIFFERENT.  
BECAUSE I WAS UNAFFAIR OF THAT,  
BUT BACK TO DEFERRALS.  
A SENIOR CITIZEN IN BOSTON CAN  
DEFER HIS OR HER PROPERTY TAXES  
FOR RESIDENTIAL, PROVIDED IT IS  
THEIR PRIMARY RESIDENTS.  
>> CORRECT.  
>> IF IT IS NOT PRIMARY THEY  
COULD NOT.  
AND I SUPPORT THAT.  
>> THERE ARE CERTAIN AGES THAT  
QUALIFY.  
>> I HAVE TO BE 65.  
>> 65 PLUS YOU CAN PAY NO  
PROPERTY YOU EITHER SELL THAT HOUSE OR TRANSITION TO THE  
NEXT LIFE OR WHATEVER, THEN THE  
ARREARAGE OF TAXES OWED IS  
DEDUCTED FROM THE POINT OF SALE.  
>> CORRECT.  
>> HOWEVER, A SENIOR WHO  
QUALIFIES AND IS DEFERRING HIS  
OR HER TAXES COULD PAY \$1 A  
MONTH OR A THOUSAND DOLLARS A  
MONTH, IT WOULD THEN BE APPLIED  
AGAINST THE TAXES.  
>> CORRECT.  
WE ACCEPT PAYMENTS FOR THESE  
DEFERRALS.  
>> MY MOTHER WOULD ALWAYS SAY  
SHE'D PAY A HUNDRED DOLLARS TO  
HER CREDIT EVERY SINGLE MONTH  
AND SOMETIMES THERE WAS NO  
BALANCE AND SHE WOULD GET A  
NEGATIVE BALANCE.  
I TRY TO GO FRUGAL LIKE THAT  
TOO.  
WE CAN WEATHER THAT IN THIS  
CITY.  
IF EVERY CITIZEN WOULD GO TO  
THAT WE WOULD BE ABLE TO SUSTAIN  
A BUDGET.  
>> THERE ARE INCOME RESTRICTIONS  
ON THAT.  
57,000 IS THE INCOME  
RESTRICTION.  
>> OKAY.  
>> THAT'S FOR A COUPLE.  
>> SO I THINK THAT WITHOUT  
HAVING DONE THAT ANALYSIS, AND I  
WOULD CERTAINLY WANT TO KNOW  
WHAT THAT LOOKS LIKE.  
I THINK THAT IT PROBABLY WOULD  
NOT BE A MEANINGFUL IMPACT ON

OUR ANNUAL BUDGET.

>> I'M NOT BEING CRITICAL, QUITE THE CONTRARY.

I THINK THIS IS A GREAT PROGRAM AND I APPRECIATE THE STEPS AND I WILL CERTAINLY MAKE SURE AS A DISTRICT COUNCILOR WHO REPRESENTS PROBABLY THE HIGHEST PERCENTAGE OF SENIOR CITIZENS IN THE CITY AMONG THE NINE COUNCIL DISTRICTS WHICH IS ACTUALLY A QUARTER PERCENT SENIOR CITIZENS. MAKE SURE I DO A BETTER JOB OF EDUCATING FOLK.

>> YOU STILL RECOUP ALL OF THE TAX.

>> GOOD.

ALL RIGHT, THANK YOU.

THANK YOU, MR. CHAIRMAN.

>> SOMETHING LIKE TWO THOUSAND 16.

WE PLACED MEANS AND ALREADY TODAY WE HAVE E87.

>> I'M SORRY?

>> 2015, OKAY.

SO WE HAVE OUTREACH PROGRAM WITH OUR DEPUTY CLERK WILL CALL PEOPLE FOR PAYMENT.

>> DO ANY OF THOSE MEANS INCLUDE THE GREEN TICKETS.

DO YOU COUNT THEM IN THERE THE GREEN TICKET LEGISLATION.

>> YES.

THEY DO BECOME PART OF THE TAX.

>> IF SOMEONE IS PAYING THEIR PROPERTY TAXES BUT DIDN'T PAY A VIOLATION, A HOUSE VIOLATION, FOR SOME REASON, THAT EVENTUALLY GOES ON THEIR PROPERTY TAX BILL.

>> CORRECT.

>> AND IS THAT COUNTED IN WITH THOSE LIKE IF THAT'S JUST THE ONLY REASON THAT THEY GET.

SO NOT NECESSARILY I WOULD THINK THAT'S PROBABLY A SMALL NUMBER OF THEM, BUT THAT'S POSSIBLE.

>> SURE.

WE DON'T DO ANYTHING UNDER A HUNDRED DOLLARS.

>> RIGHT.

I GUESS ANOTHER QUESTION I HAVE IS DO WE EVER INVESTIGATE IF SAY A PROPERTY OWNER STOPS PAYING TAXES ON PROPERTY A, DO WE LOOK

TO SEE IF HE OWNS OTHER  
PROPERTIES.

>> YES, WE DO.

>> OKAY.

AND IS THERE A DIFFERENT  
STRATEGY FOR THAT?

LIKE DO YOU SAY OH THIS GUY'S  
GOT FIVE BUILDINGS AND HE'S JUST  
NOT PAYING TAXES ON ONE.

IS HE PLAYING GAMES.

>> IT'S ALL ABOUT NOTICE, SO THE  
MORE WHEN WE SEE THAT WE DO  
REACH OUT TO THEM TO SEE

WHAT'S --

>> I'M SORRY.

COUNCILOR FLYNN, YOU HAVE THE  
FLOOR.

>> SORRY ABOUT THAT.

>> THANK YOU COUNCILOR CIOMMO  
AND THANK YOU COUNCILOR EDWARDS  
FOR YOUR LEADERSHIP ON THIS  
ISSUE.

GLAD TO LEARN AS MUCH AS I CAN  
ABOUT THIS SUBJECT.

ONE CONCERN OR ISSUE I HAD ABOUT  
THIS ISSUE WAS I SEE A LOT OF  
ELDERLY PEOPLE IN THE CITY.  
THEY WORKED HARD THEIR WHOLE  
LIFE.

THEY'RE PROBABLY, THEY MIGHT  
HAVE A MILLION DOLLAR HOME RIGHT  
NOW THAT'S WORTH A MILLION  
DOLLARS AND THEY PROBABLY HAVE A  
PENSION MAYBE \$60,000 A YEAR  
WHICH ISN'T MUCH AND CAN BARELY  
SURVIVE.

I KNOW YOU DO HAVE A PLAN FOR  
THEM TO DID HE EVER THEIR  
PROPERTY TAX -- DEFER THEIR  
PROPERTY TAX BUT AREN'T YOU JUST  
DEFERRING THAT PROPERTY TAX TO  
THEIR CHILDREN IF THE CHILDREN  
INHERIT THE HOME AND YOU'RE  
REALLY NOT DOING ANYTHING FOR  
THAT RLDLY COUPLE AT THIS TIME.  
AT THIS TIME YOU MAY NOT BE  
DOING SOMETHING FOR THEM BUT FOR  
THEIR FAMILY ADDING SOME  
FINANCIAL OBLIGATIONS TO THE  
FAMILY.

THAT'S A CONCERN I HAVE.

>> IT'S TRUE THAT IN DEFERRAL  
BUT PROPERTY TAXES ARE DUE AT  
THE TRANSFER OF THAT PROPERTY.

WHETHER THAT IS THE SALE OF THE PROPERTY OR INHERITED TO A MEMBER OF THE FAMILY THEN THE MEMBER HAS TO PAY THOSE PROPERTY TAXES.

THAT'S A TENANT OF THAT PROGRAM.  
>> HOW ABOUT THERE'S A HOME THAT'S WORTH A MILLION DOLLARS AND THEY'RE BARELY ABLE TO PAY THEIR BILL IF THEY'RE WORKING AT THE STORE, THEY'RE WORKING AT THE COST OF A CAN OF SOUP AND THEY ARE TRYING TO PUT FOOD ON THEIR TABLE AND THEY ARE STRUGGLING.

IS THERE ANY WAY WE CAN HELP THAT TYPE OF SITUATION?

>> THERE BE A PERSON EXEMPTION ELIGIBLE FOR ELIGIBLE EXEMPTION WHICH IS A 00 DOLLARS OFF THEIR TAX BILL.

IF THEY ARE BELOW A CERTAIN INCOME LEVEL THEY WOULD BE ELIGIBLE FOR THE PERSONAL EXEMPTION.

AND THEN IN ADDITION THEY COULD DEFER SO THEY ARE DEFERRING THE SMALLEST AMOUNT OF TAXES THAT THEY POSSIBLY CAN.

I WOULD SAY THE OTHER ISSUE WOULD BE IF THE CHILDREN ARE CONCERNED ABOUT INHERITING THE HOUSE THEN THEY CERTAINLY CAN MAKE SOME PAYMENTS TOWARDS THE DEFERRAL SO THEY ARE NOT DEFERRING THE ENTIRE AMOUNT.

MOST LIKELY THIS COUPLE WOULD HAVE CHILDREN THAT WERE OF A WORKING AGE THEY WOULD BE ABLE TO HELP THEM BY MAKING PAYMENTS NOW.

>> WE TALKED ABOUT THIS EARLIER THAT BY MAKING PAYMENTS WHILE IN THE DEFERRAL PAYMENT YOU'RE NOT ABLE TO MAKE THE PAYMENT YOU MAKE WHATEVER YOU CAN MAKE AND THE TAX BILL IS AS SMALL AS POSSIBLE DURING THE TIME OF THE TRANSITION.

I ALSO PROBABLY MANY NOT THE BEST PERSON TO SPEAK TO THIS BUT I DO THINK THAT PARTICULAR CASE WHERE THE WORK IS OF THE ELDERLY COMMISSION COME IN TO HELP FOLKS

AND HOW THEY MANAGE FACT AND  
LOOK AT OPTIONS OUTSIDE OF THE  
CITY BOSTON PROGRAMS THAT MIGHT  
HELP THOSE FAMILIES TO MAINTAIN  
THEIR COST OF BUILDING.

>> MY PHILOSOPHY WOULD BASICALLY  
BE IF ANYONE'S WILLING TO MAKE A  
GOOD FAITH EFFORT OF PAYING  
THEIR TAXES, YOU KNOW U WORK  
WITH THEM, GIVE THEM AN  
OPPORTUNITY TO STAY IN THE  
HOUSE.

WHETHER THEY PAY \$50 A MONTH OR  
A HUNDRED DOLLARS A MONTH, AS  
LONG AS THEY'RE PAYING SOMETHING  
THAT'S IN GOOD FAITH, GIVE THEM  
THE OPPORTUNITY TO CONTINUE  
PAYING THEIR TAXES AND GIVE  
THESE ELDERLY PEOPLE THE  
OPPORTUNITY TO LIVE IN A CITY  
THAT THEY HELPED BUILD AND THEY  
WANT TO STAY HERE.

WE WANT TO MAKE IT EASY FOR THEM  
TO LIVE OUT THEIR YEARS IN  
RESPECT AND DIGNITY.

THAT'S WHERE I'M COMING FROM ON  
THIS ISSUE.

>> THANK YOU.

>> THANK YOU.

>> YES, I JUST HAD SOME  
FOLLOW-UP QUESTIONS TO MAKE SURE  
I WAS CLEAR ABOUT HOW THINGS  
WORK.

SO IF I'M 64 AND I OWE \$20,000  
IN BACK TAXES AND THEN THE NEXT  
YEAR I QUALIFY FOR THE TAX  
DEFERRAL, THE TAXES THAT I OWED  
BEFORE, I STILL HAVE TO PAY BUT  
ANY FUTURE TAXES ASSESSED ON MY  
PROPERTY CAN BE DEFERRED.

>> CORRECT.

>> ALL RIGHT.

SO JUST MAKING SURE I UNDERSTAND  
THEN FOR THAT 65-YEAR-OLD NOW,  
NEW 65-YEAR-OLD PERSON THAT \$20  
THEY OWED BEFORE WE STILL HAVE  
ONLY THE ONE OPTION OF 25% DOWN  
AND ONE YEAR PAYMENTS.

>> CORRECT.

>> OKAY.

SO THE DEFERRAL AGAIN ONLY WORKS  
FOR FUTURE TAX GOING FORWARD.

SO IF YOU OWE TAXES BEFORE YOU  
ENTER THE PROGRAM WE DON'T OFFER

RELIEF FOR OUR SENIORS.

>> NOT UNTIL THEY MEET THE REQUIREMENTS.

>> IF YOU MEET THE REQUIREMENTS, IT'S ONLY FOR FUTURE TAXES. IT'S NOT FOR ANYTHING YOU OWED BEFORE.

SO AGAIN IT DOESN'T MATTER HOW OLD THE AGE, THEY CAN BE 76 LIKE MR. MOORE, IF I OWED MONEY BEFORE I ENTERED THE DEFERRAL PROGRAM I STILL HAVE ONLY ONE YEAR, 16% INTEREST AND A 25% DOWN PAYMENT TO PAY.

>> CORRECT.

>> OKAY.

AND THEN IN TERMS OF THE INCOME TO QUALIFY FOR THAT PROGRAM, I JUST WANT TO MAKE SURE THAT COUNCILOR CIOMMO SPECIFICALLY ASKED IS IT BASED ON THE \$57,000 AND IT'S SPECIFICALLY BASED ON A COUPLE, AM I CORRECT.

>> FOR THAT AMOUNT, YES.

SO IF I'M BY MYSELF, IS IT HALF OF THAT AMOUNT?

>> WHILE YOU'RE LOOKING AT THAT, I JUST WANT TO SAY THAT AGAIN MY WORK WITH THE ELDERLY COMMISSION, AND I THINK YOU KNOW THIS, NADIEN THOSE WHO INTERVENE ON BEHALF OF ELDERS WHO CAN'T TAKE CARE OF THEMSELVES EMOTIONALLY AND SUPPORT OR FINANCIALLY WE HAVE THOSE SERVICES AS WELL.

>> I THINK I MADE IT IN MY OWNING REMARKS THIS IS NOT A CRITIQUE ON THE AMAZING WORK THE CITY HAS DONE FOR THOSE PEOPLE. I WORK FOR THE CITY AND SAW EVERY DAY.

THESE FOLKS IN THE STUDY IN THE DEEPS AND THE FOLKS THEY WORK WITH DID A LOT.

THEY WERE ALMOST SOCIAL WORKERS IN THE THINGS THAT THEY DID. WE ACTUALLY, I INTRODUCED NADINE COLLINS ON A CASE OF A YOUNG MAN WHO IS DEVELOPMENTALLY DISABLED AND WE HELPED TO SAVE HIS HOME. WHEN I SAY WE, I MEAN THE CITY AS WELL.

>> STILL LOOKING AT THE OTHER



QUESTION I WANT TO MAKE SURE I  
HAD CLARIFICATION ON THE  
QUESTION THAT COURTROOM O'MALLEY  
HAD ASKED BUT IT'S ALL OF THE  
SENIORS HAVE OPTED IN FOR THIS  
PROGRAM.

HOW IMPACTFUL WOULD IT BE.

I THOUGHT I HEARD YOU SAY IT  
WOULD NOT BE.

>> SO BECAUSE THEY ARE  
ULTIMATELY PAYING THEIR PROPERTY  
TAXES.

>> OH, I SEE.

>> 12% IS THE REQUEST THAT'S  
ACCRUING.

>> RIGHT.

>> AND YOU WOULD ACCRUE THAT  
ANYWAY.

>> RIGHT.

>> THANK YOU SO MUCH.

>> I'M SORRY, I DON'T HAVE THAT  
FORM WITH ME.

>> CAN YOU SEND IT TO ME LATER?  
THAT'S FINE.

>> [INDISCERNIBLE] EXCEPTION IF  
YOU CAN WORK IT OUT.

>> I RILE DO LOOK FORWARD TO  
WORKING WITH YOU.

I DO THINK THAT THAT'S A PAYMENT  
PLAN OPTION SHOULD BE AVAILABLE  
WE CAN OFFER ANOTHER ONE AND I  
LOOK FORWARD TO FIGURING OUT  
WHAT THE BEST ONE FOR BOSTONIANS  
IS.

IF THEY WORK IN OTHER CITIES I  
DON'T THINK AMONGST ALL OF US  
AND THE BRAIN POWER WE HAVE IN  
THIS ROOM THAT WE CAN'T CON UP  
WITH THE BEST OPTION FOR BOSS  
TONEIANS.

SO I HOPE WE HAVE THAT  
COMMITMENT OR JUST TO REGULARLY  
TALK NOT ONLY ABOUT THE PAYMENT  
PLAN OPTION BUT THE DISBURSEMENT  
OF INFORMATION WHETHER THE  
DISTRICT COUNCILORS NEED TO TAKE  
UP THAT AND PUT IT OUT THERE TO  
OUR CONSTITUENTS IN OUR OWN NEWS  
LETTERS BUT TO MAKE SURE WE'RE  
PART OF THE TEEN TO GET OUT AS  
MUCH INFORMATION TO BOSTONIANS  
AND NOT JUST RELYING ON THE CITY  
TO DO THAT AS WELL.

>> THANKS.

I WANT TO ECHO COUNCILOR EDWARDS  
PRAISE OF JEFF FALCONS.

I THINK THE ONE FORECLOSURE YOU  
MENTIONED WAS IN MY DISTRICT AND  
I KNOW I WORKED VERY CLOSELY  
WITH JEFF AND WE JUST COULDN'T  
GET THIS PERSON TO AVAIL HERSELF  
AND IT WENT TO FORECLOSE.

IT'S A SAD THING BUT THE OLD  
SAYING YOU CAN BRING A HORSE TO  
WATER BUT YOU CAN'T MAKE THEM  
DRINK, RIGHT.

SO IN THAT CASE, I KNOW HOW  
DETERMINED JEFF WAS.

HE WENT OUT THERE, WE WENT OUT  
THERE AND SOMETIMES PEOPLE HAVE  
THE RIGHT.

ANYWAY.

[INDISCERNIBLE].

>> WHICH ONE ARE WE ASKING  
ABOUT?

>> THE DEFERRAL.

I THINK THE DEFERRAL IS JUST THE  
57.

>> THE ELDERLY EXEMPTION.

THAT'S 17D.

>> MY NOTES SAY INCOME CANNOT  
EXCEED 57,000.

IT DOESN'T MENTION INDIVIDUAL OR  
COUPLE.

>> WE'LL WORK ON THAT AND FIGURE  
THAT OUT.

>> I WOULD JUST SAY, I DON'T  
KNOW WHEN THAT PROGRAM, THE LOAN  
REPAYMENT PROGRAM WAS  
IMPLEMENTED AT THE STATE LEVEL.  
IT SEEMS LIKE IT WAS PROBABLY A  
LONG TIME AGO WHEN INTEREST  
RATES WERE 2000 BUT IT SEEMS TO  
ME THAT THE 16% IS KIND OF  
EXCESS I, RIGHT.

AND AGAIN I KNOW THAT'S STATE,  
RIGHT.

BUT ANYWAY, IF NO ONE ELSE HAS  
ANYTHING FURTHER.

>> WE'D LIKE TO SUBMIT OUR  
WRITTEN TESTIMONY.

>> THANK YOU.

AND THANK YOU FOR YOUR TESTIMONY  
TODAY.

DOES ANYONE WISH TO TESTIFY  
BEFORE I GAVEL OUT THIS HEARING  
TODAY?

SEEING AND HEARING NONE, THIS

HEARING STANDS ADJOURNED.